

Ford PAS State Standards Alignment Template

STATE:

FLORIDA

Calculating Your Future: Personal Finance

Appropriate Grade Level: 9 ☐ 10 ☐ 11 ☒ 12 ☒

This document is intended for schools and program sites to use when aligning the Ford PAS curriculum to the Florida Curriculum Standards. It lists the national academic content standards that are taught and applied (in aqua boxes) in this module and the corresponding Florida Curriculum Standard(s) by learning expectations (in white boxes). Note that this document identifies the most significant national academic standards that are addressed in this module so it does not correspond exactly to the Module Learning Goals in the *Calculating Your Future Teacher Guide*. In some instances, standards listed here combine the language of more than one national standard or the wording is slightly modified to correspond more closely to the module content. This document uses the same abbreviations and number/letter designations that are in the Module Learning Goals tables in the Teacher Guide. "No corresponding Florida Curriculum Standard" means no state standard was found to match the national academic content standard. In addition, the activities in the module where the specific academic content knowledge is addressed are identified in the last column.

ACADEMIC CONTENT STANDARDS TAUGHT AND ASSESSED IN *CALCULATING YOUR FUTURE*

ENGLISH LANGUAGE ARTS			
NCEE/Pitt: 1c: Read and comprehend informational materials and produce written or oral work that summarizes information.			MODULE ACTIVITIES 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input checked="" type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/>
STATE STANDARDS:	Strand: Reading Process - Standard 7: Reading Comprehension - The student uses a variety of strategies to comprehend grade level text.		
	BENCHMARK CODE	BENCHMARK	
	LA.910.1.7.1	The student will use background knowledge of subject and related content areas, prereading strategies (e.g., previewing, discussing, generating questions), text features, and text structure to make and confirm complex predictions of content, purpose, and organization of a reading selection;	
	LA.910.1.7.3	The student will determine the main idea or essential message in grade-level or higher texts through inferring, paraphrasing, summarizing, and identifying relevant details;	
MATHEMATICS			

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NCTM 1.3: Compute fluently and make reasonable estimates. 1.3a. Develop fluency in operations with real numbers, vectors, and matrices, using mental computation or paper-and-pencil calculations for simple cases and technology for more-complicated cases. 1.3b. Judge the reasonableness of numerical computations and their results.		MODULE ACTIVITIES 1 <input checked="" type="checkbox"/> 2 <input checked="" type="checkbox"/> 3 <input checked="" type="checkbox"/> 4 <input checked="" type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/>
STATE STANDARDS:	Body of Knowledge: Algebra Standard 1: Real and complex number Systems - Expand and deepen understanding of real and complex numbers by comparing expressions and performing equations and convert between different measurement units using dimensional analysis.	
	BENCHMARK CODE	BENCHMARK
	MA.912.A.1.4	Perform operations on real numbers (including integer exponents, radicals, percents, scientific notation, rational numbers, irrational numbers) using multi-step and real-world problems.
	Standard 10: Mathematical Reasoning and Problem Solving - In a general sense, all of mathematics is problem solving. In all of mathematics, use problem-solving skills, choose how to approach a problem, explain the reasoning, and check the results.	
	BENCHMARK CODE	BENCHMARK
	MA.912.A.10.1	Use a variety of problem-solving strategies, such as drawing a diagram, making a chart, guessing- and-checking, solving a simpler problem, writing an equation, working backwards, and creating a table.
NCTM 2.1: Understand patterns, relationships, and functions. 2.1a. Generalize patterns using explicitly defined and recursively defined functions. 2.1b. Understand relations and functions and select, convert flexibly among, and use various representations for them. 2.1c. Analyze functions of one variable by investigating rates of change, intercepts, zeros, asymptotes, and local and global behavior. 2.1e. Understand and compare the properties of classes of functions, including exponential, polynomial, rational, logarithmic, and periodic functions.		MODULE ACTIVITIES 1 <input type="checkbox"/> 2 <input checked="" type="checkbox"/> 3 <input checked="" type="checkbox"/> 4 <input checked="" type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/>
STATE STANDARDS:	Body of Knowledge: Algebra - Standard 2: Relations and Functions - Draw and interpret graphs of relations. Understand the notation and concept of a function, find domains and ranges, and link equations to functions.	
	BENCHMARK CODE	BENCHMARK
	MA.912.A.2.3	Describe the concept of a function, use function notation, determine whether a given relation is a function, and link equations to functions.
	MA.912.A.2.6	Identify and graph common functions (including but not limited to linear, rational, quadratic, cubic, radical, absolute value).
	MA.912.A.2.7	Perform operations (addition, subtraction, division, and multiplication) of functions algebraically, numerically, and graphically.
	MA.912.A.2.8	Determine the composition of functions.
	MA.912.A.2.9	Recognize, interpret, and graph functions defined piece-wise with and without technology.
	MA.912.A.2.10	Describe and graph transformations of functions
	MA.912.A.2.11	Solve problems involving functions and their inverses.
	MA.912.A.2.13	Solve real-world problems involving relations and functions.

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NCTM 2.2: Represent and analyze mathematical situations and structures, using algebraic symbols. 2.2c. Use symbolic algebra to represent and explain mathematical relationships.		MODULE ACTIVITIES 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input checked="" type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/>
STATE STANDARDS:	Body of Knowledge: Algebra - Standard 2: Relations and Functions - Draw and interpret graphs of relations. Understand the notation and concept of a function, find domains and ranges, and link equations to functions.	
	BENCHMARK CODE	BENCHMARK
	MA.912.A.2.7	Perform operations (addition, subtraction, division, and multiplication) of functions algebraically, numerically, and graphically.
NCTM 2.3: Use mathematical models to represent and understand quantitative relationships. 2.3a. Identify essential quantitative relationships in a situation and determine the class or classes of functions that might model the relationships. 2.3b. Draw reasonable conclusions about a situation being modeled.		MODULE ACTIVITIES 1 <input type="checkbox"/> 2 <input checked="" type="checkbox"/> 3 <input checked="" type="checkbox"/> 4 <input checked="" type="checkbox"/> 5 <input checked="" type="checkbox"/> 6 <input type="checkbox"/>
STATE STANDARDS:	Body of Knowledge: Financial Literacy - Standard 1: Simple and Compound Interest	
	BENCHMARK CODE	BENCHMARK
	MA.912.F.1.1	Explain the difference between simple and compound interest.
	MA.912.F.1.2	Solve problems involving compound interest.
	MA.912.F.1.3	Demonstrate the relationship between simple interest and linear growth.
	MA.912.F.1.4	Demonstrate the relationship between compound interest and exponential growth.
	Body of Knowledge: Financial Literacy - Standard 3: Loans and Financing - Become familiar with and describe the advantages and disadvantages of short-term purchases, long-term purchases, and mortgages.	
	BENCHMARK CODE	BENCHMARK
	MA.912.F.3.1	Compare the advantages and disadvantages of using cash versus a credit card.
	MA.912.F.3.2	Analyze credit scores and reports.
	MA.912.F.3.3	Calculate the finance charges and total amount due on a credit card bill.
	MA.912.F.3.4	Compare the advantages and disadvantages of deferred payments.
	MA.912.F.3.5	Calculate deferred payments.
	MA.912.F.3.6	Calculate total cost of purchasing consumer durables over time given different down payments, financing options, and fees.
	MA.912.F.3.7	Calculate the following fees associated with a mortgage: <ul style="list-style-type: none"> • discount points • origination fee • maximum brokerage fee on a net or gross loan • documentary stamps

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		<ul style="list-style-type: none"> prorated expenses (interest, county and/or city property taxes, and mortgage on an assumed mortgage)
	MA.912.F.3.8	Substitute to solve a variety of mortgage formulas, including but not limited to Front End Ratio, Total Debt-to-Income Ratio, Loan-to-Value Ratio (LTV), Combined Loan-to-Value Ratio (CLTV), and Amount of Interest Paid Over the Life of a Loan.
	MA.912.F.3.9	Calculate the total amount to be paid over the life of a fixed rate loan.
	MA.912.F.3.10	Calculate the effects on the monthly payment in the change of interest rate based on an adjustable rate mortgage.
	MA.912.F.3.11	Calculate the final pay out amount for a balloon mortgage.
	MA.912.F.3.12	Compare the cost of paying a higher interest rate and lower points versus a lower interest rate and more points.
	MA.912.F.3.13	Calculate the total amount paid for the life of a loan for a house including the down payment, points, fees, and interest.
	MA.912.F.3.14	Compare the total cost for a set purchase price using a fixed rate, adjustable rate, and a balloon mortgage.
	MA.912.F.3.15	Interpret the legal description using the metes and bounds; lot and block (plat); government survey; and monument methods.
	MA.912.F.3.16	Estimate real property value using the sales comparison approach, cost-depreciation approach, or the income capitalization approach.
	MA.912.F.3.17	Compare interest rate calculations and annual percentage rate calculations to distinguish between the two rates.
	Body of Knowledge: Financial Literacy - Standard 4: Individual Financial Planning - Individual Financial and Investment Planning	
	BENCHMARK CODE	BENCHMARK
	MA.912.F.4.1	Develop personal budgets that fit within various income brackets.
	MA.912.F.4.2	Explain cash management strategies including debit accounts, checking accounts, and savings accounts.
	MA.912.F.4.3	Calculate net worth.
	MA.912.F.4.4	Establish a plan to pay off debt.
	MA.912.F.4.5	Develop and apply a variety of strategies to use tax tables, and to determine, calculate, and complete yearly federal income tax.
	MA.912.F.4.11	Purchase stock with a set amount of money, and follow the process through gains, losses, and selling.
	MA.912.F.4.12	Compare and contrast income from purchase of common stock, preferred stock, and bonds.
	MA.912.F.4.13	Given current exchange rates be able to convert from one form of currency to another.
	MA.912.F.4.14	Use data to compare historical rates of return on investments with investment claims to make informed decisions and identify potential fraud.
NCTM 2.4: Analyze change in various contexts.		MODULE ACTIVITIES
2.4a. Approximate and interpret rates of change from graphical and numerical data.		1 <input type="checkbox"/> 2 <input checked="" type="checkbox"/> 3 <input checked="" type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/>
STATE STANDARDS:	Body of Knowledge: Algebra - Standard 3: Linear Equations and Inequalities - Solve linear equations and inequalities.	
	BENCHMARK CODE	BENCHMARK
	MA.912.A.3.11	Write an equation of a line that models a data set, and use the equation or the graph to make predictions. Describe the slope of the line in terms of the data, recognizing that the slope is the rate of change.
	Body of Knowledge: Statistics - Standard 3: Summarizing Data (Descriptive Statistics) - Learn to work with summary measures of sets of data, including measures of the center, spread, and strength of relationship between variables. Learn to distinguish between different types of data and to select the appropriate visual form to present different types of data.	
	BENCHMARK CODE	BENCHMARK

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	MA.912.S.3.1	<p>Read and interpret data presented in various formats. Determine whether data is presented in appropriate format, and identify possible corrections. Formats to include:</p> <ul style="list-style-type: none"> • bar graphs • line graphs • stem and leaf plots • circle graphs • histograms • box and whiskers plots • scatter plots • cumulative frequency (ogive) graphs
NCTM 5.1: Formulate questions that can be addressed with data and collect, organize, and display relevant data to answer them. 5.1d. Understand histograms, parallel box plots, and scatterplots and use them to display data.		MODULE ACTIVITIES 1 <input type="checkbox"/> 2 <input checked="" type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input checked="" type="checkbox"/> 6 <input type="checkbox"/>
STATE STANDARDS:	Body of Knowledge: Statistics - Standard 1: Formulating Questions - Learn to define appropriate questions for research and to pose questions in a form that can be answered by collecting and analyzing data.	
	BENCHMARK CODE	BENCHMARK
	MA.912.S.1.1	Formulate an appropriate research question to be answered by collecting data or performing an experiment.
	MA.912.S.1.2	Determine appropriate and consistent standards of measurement for the data to be collected in a survey or experiment.
	Body of Knowledge: Statistics - Standard 3: Summarizing Data (Descriptive Statistics) Learn to work with summary measures of sets of data, including measures of the center, spread, and strength of relationship between variables. Learn to distinguish between different types of data and to select the appropriate visual form to present different types of data.	
	BENCHMARK CODE	BENCHMARK
	MA.912.S.3.1	<p>Read and interpret data presented in various formats. Determine whether data is presented in appropriate format, and identify possible corrections. Formats to include:</p> <ul style="list-style-type: none"> • bar graphs • line graphs • stem and leaf plots • circle graphs • histograms • box and whiskers plots • scatter plots • cumulative frequency (ogive) graphs
	MA.912.S.3.2	Collect, organize, and analyze data sets, determine the best format for the data and present visual summaries from the

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		following: <ul style="list-style-type: none">• bar graphs• line graphs• stem and leaf plots• circle graphs• histograms• box and whisker plots• scatter plots• cumulative frequency (ogive) graphs			
NCTM 5.3: Develop and evaluate inferences and predictions that are based on data.			MODULE ACTIVITIES 1 <input type="checkbox"/> 2 <input checked="" type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/>		
STATE STANDARDS:	Body of Knowledge: Algebra - Standard 2: Relations and Functions - Draw and interpret graphs of relations. Understand the notation and concept of a function, find domains and ranges, and link equations to functions.				
	BENCHMARK CODE		BENCHMARK		
	MA.912.A.2.1		Create a graph to represent a real-world situation.		
	MA.912.A.2.2		Interpret a graph representing a real-world situation.		
NCTM 6.2: Solve problems that arise in mathematics and in other contexts.			MODULE ACTIVITIES 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input checked="" type="checkbox"/> 4 <input checked="" type="checkbox"/> 5 <input checked="" type="checkbox"/> 6 <input checked="" type="checkbox"/>		
STATE STANDARDS:	Body of Knowledge: Algebra - Standard 10: Mathematical Reasoning and Problem Solving				
	In a general sense, all of mathematics is problem solving. In all of mathematics, use problem-solving skills, choose how to approach a problem, explain the reasoning, and check the results.				
	Benchmark Code		Benchmark		
	MA.912.A.10.1		Use a variety of problem-solving strategies, such as drawing a diagram, making a chart, guessing- and-checking, solving a simpler problem, writing an equation, working backwards, and creating a table.		
NCTM 6.3: Apply and adapt a variety of appropriate strategies to solve problems.			MODULE ACTIVITIES 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input checked="" type="checkbox"/> 4 <input checked="" type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/>		
STATE STANDARDS:	See above MA.912.A.10.1				
NCTM 8.1: Organize and consolidate mathematical thinking through communication.			MODULE ACTIVITIES 1 <input type="checkbox"/> 2 <input checked="" type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/>		

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STATE STANDARDS:	No Corresponding Florida Curriculum Standard	
NCTM 8.2: Communicate mathematical thinking coherently and clearly to peers, teachers, and others.		MODULE ACTIVITIES 1 <input checked="" type="checkbox"/> 2 <input checked="" type="checkbox"/> 3 <input checked="" type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/>
STATE STANDARDS:	No Corresponding Florida Curriculum Standard	
NCTM 8.3: Analyze and evaluate the mathematical thinking and strategies of others.		MODULE ACTIVITIES 1 <input type="checkbox"/> 2 <input checked="" type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/>
STATE STANDARDS:	No Corresponding Florida Curriculum Standard	
NCTM 8.4: Use the language of mathematics to express mathematical ideas precisely.		MODULE ACTIVITIES 1 <input type="checkbox"/> 2 <input checked="" type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/>
STATE STANDARDS:	No Corresponding Florida Curriculum Standard	
NCTM 9.3: Recognize and apply mathematics in contexts outside of mathematics.		MODULE ACTIVITIES 1 <input type="checkbox"/> 2 <input checked="" type="checkbox"/> 3 <input checked="" type="checkbox"/> 4 <input checked="" type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/>
STATE STANDARDS:	No Corresponding Florida Curriculum Standard	
NCTM 10.1: Create and use representations to organize, record, and communicate mathematical ideas.		MODULE ACTIVITIES 1 <input type="checkbox"/> 2 <input checked="" type="checkbox"/> 3 <input checked="" type="checkbox"/> 4 <input type="checkbox"/> 5 <input checked="" type="checkbox"/> 6 <input type="checkbox"/>
STATE STANDARDS:	Body of Knowledge: Algebra - Standard 2: Relations and Functions - Draw and interpret graphs of relations. Understand the notation and concept of a function, find domains and ranges, and link equations to functions.	
	BENCHMARK CODE	BENCHMARK
	MA.912.A.2.1	Create a graph to represent a real-world situation.
	MA.912.A.2.2	Interpret a graph representing a real-world situation.
NCTM 10.3: Use representations to model and interpret physical, social, and mathematical phenomena.		MODULE ACTIVITIES 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input checked="" type="checkbox"/> 4 <input checked="" type="checkbox"/> 5 <input checked="" type="checkbox"/> 6 <input checked="" type="checkbox"/>
STATE STANDARDS:	Body of Knowledge: Financial Literacy - Standard 4: Individual Financial Planning - Individual Financial and Investment Planning	
	BENCHMARK CODE	BENCHMARK
	MA.912.F.4.6	Compare different insurance options and fees.
	MA.912.F.4.7	Compare and contrast the role of insurance as a device to mitigate risk and calculate expenses of various options.

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	MA.912.F.4.8	Collect, organize, and interpret data to determine an effective retirement savings plan to meet personal financial goals.
	MA.912.F.4.9	Calculate, compare, and contrast different types of retirement plans, including IRAs, ROTH accounts, and annuities.
	MA.912.F.4.10	Analyze diversification in investments.
	MA.912.F.4.14	Use data to compare historical rates of return on investments with investment claims to make informed decisions and identify potential fraud.

SOCIAL STUDIES

NCEE 11: Understand that money makes it easier to trade, borrow, save, invest, and compare the value of goods and services.	MODULE ACTIVITIES 1 <input checked="" type="checkbox"/> 2 <input type="checkbox"/> 3 <input checked="" type="checkbox"/> 4 <input type="checkbox"/> 5 <input checked="" type="checkbox"/> 6 <input type="checkbox"/>
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STATE STANDARDS:	Strand: Economics - Standard 1: Understand the fundamental concepts relevant to the development of a market economy.	
	BENCHMARK CODE	BENCHMARK
	SS.912.E.1.9	Describe how the earnings of workers are determined.
	SS.912.E.1.13	Explain the basic functions and characteristics of money, and describe the composition of the money supply in the United States.
	SS.912.E.1.14	Compare credit, savings, and investment services available to the consumer from financial institutions.
	SS.912.E.1.15	Describe the risk and return profiles of various investment vehicles and the importance of diversification.

BUSINESS

NBEA: ECON 1: Assess opportunity costs and trade offs involved in making choices about how to use scarce economic resources.	MODULE ACTIVITIES 1 <input checked="" type="checkbox"/> 2 <input type="checkbox"/> 3 <input checked="" type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/>
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STATE STANDARDS:	
NBEA: COMP 3: Use algebraic operations to solve problems.	MODULE ACTIVITIES 1 <input type="checkbox"/> 2 <input checked="" type="checkbox"/> 3 <input checked="" type="checkbox"/> 4 <input checked="" type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/>

STATE STANDARDS:	
NBEA IT 5: Identify, evaluate, select, install, use, upgrade, and customize productivity software; diagnose and solve software problems.	MODULE ACTIVITIES 1 <input type="checkbox"/> 2 <input checked="" type="checkbox"/> 3 <input checked="" type="checkbox"/> 4 <input checked="" type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/>

STATE STANDARDS:	
NBEA PF 1: Use a rational decision-making process as it applies to the roles of citizens, workers, and consumers.	MODULE ACTIVITIES 1 <input checked="" type="checkbox"/> 2 <input type="checkbox"/> 3 <input checked="" type="checkbox"/> 4 <input checked="" type="checkbox"/> 5 <input checked="" type="checkbox"/> 6 <input checked="" type="checkbox"/>

STATE STANDARDS:	
NBEA PF 2: Identify various forms of income and analyze factors that affect income as part of the career decision-making	MODULE ACTIVITIES

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process.		1 <input type="checkbox"/>	2 <input checked="" type="checkbox"/>	3 <input type="checkbox"/>
		4 <input type="checkbox"/>	5 <input type="checkbox"/>	6 <input type="checkbox"/>
STATE STANDARDS:				
NBEA PF 3: Develop and evaluate a spending/savings plan.		MODULE ACTIVITIES		
		1 <input checked="" type="checkbox"/>	2 <input checked="" type="checkbox"/>	3 <input checked="" type="checkbox"/>
		4 <input checked="" type="checkbox"/>	5 <input type="checkbox"/>	6 <input type="checkbox"/>
STATE STANDARDS:				
NBEA PF 4: Evaluate savings and investment options to meet short- and long-term goals.		MODULE ACTIVITIES		
		1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input checked="" type="checkbox"/>
		4 <input type="checkbox"/>	5 <input checked="" type="checkbox"/>	6 <input type="checkbox"/>
STATE STANDARDS:				
NBEA PF 7: Analyze factors that affect the choice of credit, the cost of credit, and the legal aspects of using credit.		MODULE ACTIVITIES		
		1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>
		4 <input checked="" type="checkbox"/>	5 <input type="checkbox"/>	6 <input type="checkbox"/>
STATE STANDARDS:				
NBEA PF 8: Analyze choices available to consumers for protection against risk and financial loss.		MODULE ACTIVITIES		
		1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input checked="" type="checkbox"/>
		4 <input type="checkbox"/>	5 <input checked="" type="checkbox"/>	6 <input checked="" type="checkbox"/>
STATE STANDARDS:				
TECHNOLOGY				
ISTE 4c: Collect and analyze data to identify solutions and/or make informed decisions.		MODULE ACTIVITIES		
		1 <input type="checkbox"/>	2 <input checked="" type="checkbox"/>	3 <input checked="" type="checkbox"/>
		4 <input checked="" type="checkbox"/>	5 <input checked="" type="checkbox"/>	6 <input type="checkbox"/>
STATE STANDARDS:				
ISTE 6b: Select and use applications effectively and productively.		MODULE ACTIVITIES		
		1 <input type="checkbox"/>	2 <input checked="" type="checkbox"/>	3 <input type="checkbox"/>
		4 <input type="checkbox"/>	5 <input type="checkbox"/>	6 <input type="checkbox"/>
STATE STANDARDS:				
ITEA 12: Use and maintain technological products and systems.		MODULE ACTIVITIES		
		1 <input type="checkbox"/>	2 <input checked="" type="checkbox"/>	3 <input checked="" type="checkbox"/>
		4 <input checked="" type="checkbox"/>	5 <input checked="" type="checkbox"/>	6 <input type="checkbox"/>

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STATE STANDARDS:						
CORE SKILLS						
EFF-NIFL/SCANS A1: READ WITH UNDERSTANDING: Determine reading purpose, select and adjust strategies, analyze and reflect on content, and integrate information with prior knowledge.						MODULE ACTIVITIES 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input checked="" type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/>
STATE STANDARDS:	Strand: Reading Process - Standard 7: Reading Comprehension - The student uses a variety of strategies to comprehend grade level text.					
	Benchmark Code		Benchmark			
	LA.910.1.7.1		The student will use background knowledge of subject and related content areas, prereading strategies (e.g., previewing, discussing, generating questions), text features, and text structure to make and confirm complex predictions of content, purpose, and organization of a reading selection;			
	LA.910.1.7.2		The student will analyze the authors purpose and/or perspective in a variety of text and understand how they affect meaning;			
	LA.910.1.7.3		The student will determine the main idea or essential message in grade-level or higher texts through inferring, paraphrasing, summarizing, and identifying relevant details;			
EFF-NIFL/SCANS A2: CONVEY IDEAS IN WRITING: Determine writing purpose, organize and present information with appropriate usage and spelling, seek feedback, and revise to enhance effectiveness.						MODULE ACTIVITIES 1 <input checked="" type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/>
STATE STANDARDS:	Strand: Writing Process - Standard 1: Prewriting - The student will use prewriting strategies to generate ideas and formulate a plan.					
	BENCHMARK CODE		BENCHMARK			
	LA.910.3.1.1		The student will prewrite by generating ideas from multiple sources (e.g., brainstorming, notes, journals, discussion, research materials or other reliable sources) based upon teacher-directed topics and personal interests;			
	LA.910.3.1.2		The student will prewrite by making a plan for writing that addresses purpose, audience, a controlling idea, logical sequence, and time frame for completion; and			
	LA.910.3.1.3		The student will prewrite by using organizational strategies and tools (e.g., technology, spreadsheet, outline, chart, table, graph, Venn Diagram, web, story map, plot pyramid) to develop a personal organizational style.			
	Strand: Writing Process - Standard 2: Drafting - The student will write a draft appropriate to the topic, audience, and purpose.					
	BENCHMARK CODE		BENCHMARK			
	LA.910.3.2.1		The student will draft writing by developing ideas from the prewriting plan using primary and secondary sources appropriate to the purpose and audience;			
	LA.910.3.2.2		The student will draft writing by establishing a logical organizational pattern with supporting details that are substantial, specific, and relevant; and			
	LA.910.3.2.3		The student will draft writing by analyzing language techniques of professional authors (e.g., figurative language, denotation,			

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	connotation) to establish a personal style, demonstrating a command of language with confidence of expression.	
	Strand: Writing Process - Standard 3: Revising - The student will revise and refine the draft for clarity and effectiveness.	
	BENCHMARK CODE	BENCHMARK
	LA.910.3.3.1	The student will revise by evaluating the draft for development of ideas and content, logical organization, voice, point of view, word choice, and sentence variation;
	LA.910.3.3.2	The student will revise by creating clarity and logic by maintaining central theme, idea, or unifying point and developing meaningful relationships among ideas;
	LA.910.3.3.3	The student will revise by creating precision and interest by elaborating ideas through supporting details (e.g., facts, statistics, expert opinions, anecdotes), a variety of sentence structures, creative language devices, and modifying word choices using resources and reference materials (e.g., dictionary, thesaurus) to select more effective and precise language; and
	LA.910.3.3.4	The student will revise by applying appropriate tools or strategies to evaluate and refine the draft (e.g., peer review, checklists, rubrics).
EFF-NIFL/SCANS A3: INTERPRET AND CONVEY IDEAS VISUALLY: Interpret and construct visual representations, including symbols, pictures, graphs, blueprints, schematics, flowcharts, and concept maps.		MODULE ACTIVITIES 1 <input type="checkbox"/> 2 <input checked="" type="checkbox"/> 3 <input checked="" type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/>
STATE STANDARDS:	Strand: Writing Process - Standard 5: Publishing - The student will write a final product for the intended audience.	
	BENCHMARK CODE	BENCHMARK
	LA.1112.3.5.1	The student will prepare writing using technology in a format appropriate to the purpose (e.g., for display, multimedia);
	LA.1112.3.5.2	The student will include such techniques as principle of design (e.g., margins, tabs, spacing, and columns) and graphics (e.g., drawings, charts, graphs); and
EFF-NIFL/SCANS A4: SPEAK SO OTHERS CAN UNDERSTAND: Determine communication purpose; organize and relay information, paying attention to proper usage, pace, and gesture; and monitor comprehension.		MODULE ACTIVITIES 1 <input checked="" type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input checked="" type="checkbox"/> 5 <input checked="" type="checkbox"/> 6 <input checked="" type="checkbox"/>
STATE STANDARDS:	Strand: Communication - Standard 2: Listening and Speaking - The student effectively applies listening and speaking strategies.	
	BENCHMARK CODE	BENCHMARK
	LA.1112.5.2.2	The student will apply oral communication skills in interviews, formal presentations, and impromptu situations according to designed rubric criteria;
	LA.1112.5.2.3	The student will use research and visual aids to deliver oral presentations that inform, persuade, or entertain, and evaluates ones own and others oral presentations according to designed rubric criteria;
	LA.1112.5.2.4	The student will use appropriate eye contact, body movements, and voice register for audience engagement in formal and informal speaking situations; and
	LA.1112.5.2.5	The student will research and organize information and demonstrate effective speaking skills and behaviors for a variety of formal and informal purposes.
EFF-NIFL/SCANS B1: USE MATH TO SOLVE PROBLEMS AND COMMUNICATE: Understand and communicate using mathematical representations; solve problems using mathematical concepts and quantitative, algebraic, or geometric procedures; and verify reasonableness of results.		MODULE ACTIVITIES 1 <input type="checkbox"/> 2 <input checked="" type="checkbox"/> 3 <input checked="" type="checkbox"/> 4 <input checked="" type="checkbox"/> 5 <input checked="" type="checkbox"/> 6 <input type="checkbox"/>
STATE	Body of Knowledge: Discrete Mathematics - Standard 1: Recursion - Understand and apply recursive methods to solve problems,	

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STANDARDS:	including the use of finite differences.		
	BENCHMARK CODE	BENCHMARK	
	MA.912.D.1.1	Use recursive and iterative thinking to solve problems, including identification of patterns, population growth and decline, and compound interest.	
	MA.912.D.1.2	Use finite differences to solve problems and to find explicit formulas for recurrence relations.	
	MA.912.D.1.3	Use mathematical induction to prove various concepts in number theory (such as sums of infinite integer series, divisibility statements, and parity statements), recurrence relations, and other applications.	
EFF-NIFL/SCANS B2: SOLVE PROBLEMS AND MAKE DECISIONS: Identify problems, understand root causes, generate and evaluate consequences of alternative solutions, and establish criteria for evaluating effectiveness.			MODULE ACTIVITIES 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input checked="" type="checkbox"/> 5 <input checked="" type="checkbox"/> 6 <input checked="" type="checkbox"/>
STATE STANDARDS:	No Corresponding Florida Curriculum Standard		
EFF-NIFL/SCANS B3: USE LOGICAL REASONING: Discover rules or principles underlying relationships among objects or situations, draw conclusions, apply to new situations, and evaluate correctness of conclusions.			MODULE ACTIVITIES 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input checked="" type="checkbox"/> 5 <input checked="" type="checkbox"/> 6 <input type="checkbox"/>
STATE STANDARDS:	No Corresponding Florida Curriculum Standard		
EFF-NIFL/SCANS B6: PLAN: Set and prioritize goals; develop an organized approach; prepare budgets, schedules, and work plans; track and monitor progress; and evaluate effectiveness.			MODULE ACTIVITIES 1 <input type="checkbox"/> 2 <input checked="" type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input checked="" type="checkbox"/>
STATE STANDARDS:	No Corresponding Florida Curriculum Standard		
EFF-NIFL/SCANS C3: RESOLVE CONFLICT AND NEGOTIATE: Acknowledge conflict, identify areas of agreement and disagreement, generate "win-win" options, and evaluate and revise approaches.			MODULE ACTIVITIES 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input checked="" type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/>
STATE STANDARDS:	No Corresponding Florida Curriculum Standard		
EFF-NIFL/SCANS D2: REFLECT AND EVALUATE: Take stock of present situation and one's own knowledge, and make inferences, predictions, and judgments based on reflection.			MODULE ACTIVITIES 1 <input type="checkbox"/> 2 <input checked="" type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input checked="" type="checkbox"/>
STATE STANDARDS:	No Corresponding Florida Curriculum Standard		
EFF-NIFL/SCANS D4: USE INFORMATION AND COMMUNICATIONS TECHNOLOGY: Use computers, the Internet, and other technology tools to acquire, process, and manage information, and learn and practice skills.			MODULE 7 ACTIVITIES 1 <input type="checkbox"/> 2 <input checked="" type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5 <input type="checkbox"/> 6 <input type="checkbox"/>
STATE STANDARDS:	Strand: Information and Media Literacy - Standard 4: Technology - The student develops the essential technology skills for using and understanding conventional and current tools, materials and processes.		

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	BENCHMARK CODE	BENCHMARK
	LA.91112.6.4.1	The student will use appropriate available technologies to enhance communication and achieve a purpose (e.g., video, digital technology); and
	LA.11.12.6.4.2	The student will routinely use digital tools for publication, communication and productivity.

SELECTED ACADEMIC CONTENT STANDARDS APPLIED THROUGHOUT *CALCULATING YOUR FUTURE*

ENGLISH LANGUAGE ARTS		
NCTE IRA 4: Adjust spoken, written, and visual language to communicate effectively with a variety of audiences and for different purposes.		
STATE STANDARDS:	Strand: Writing Process - Standard 5: Publishing - The student will write a final product for the intended audience.	
	BENCHMARK CODE	BENCHMARK
	LA.1112.3.5.1	The student will prepare writing using technology in a format appropriate to the purpose (e.g., for display, multimedia);
	LA.1112.3.5.2	The student will include such techniques as principle of design (e.g., margins, tabs, spacing, and columns) and graphics (e.g., drawings, charts, graphs); and
	LA.1112.3.5.3	The student will sharing with others, or submitting for publication.
	Strand: Communication - Standard 2: Listening and Speaking - The student effectively applies listening and speaking strategies.	
	BENCHMARK CODE	BENCHMARK
	LA.1112.5.2.2	The student will apply oral communication skills in interviews, formal presentations, and impromptu situations according to designed rubric criteria;
	LA.1112.5.2.3	The student will use research and visual aids to deliver oral presentations that inform, persuade, or entertain, and evaluates ones own and others oral presentations according to designed rubric criteria;
	LA.1112.5.2.4	The student will use appropriate eye contact, body movements, and voice register for audience engagement in formal and informal speaking situations; and
	LA.1112.5.2.5	The student will research and organize information and demonstrate effective speaking skills and behaviors for a variety of formal and informal purposes.
BUSINESS		
NBEA ECON 3: Analyze the role of core economic institutions and incentives in the U.S. economy.		
STATE STANDARDS:		
TECHNOLOGY		
ISTE 3b: Locate, organize, analyze, evaluate, synthesize, and ethically use information from a variety of sources and media.		
STATE STANDARDS:		